

EXHIBIT A

COPY**BY FAX**

SUM-100

**SUMMONS
(CITACION JUDICIAL)****NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):**

CAPITAL ONE, NATIONAL ASSOCIATION

**YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):**

CHARLES EICHER

FOR COURT USE ONLY (SOLO PARA USO DE LA CORTE)
FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE
NOV 26 2014
J. Bishop

NOTICE! You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. **NOTE:** The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. **¡AVISO!** Lo han demandado. Si no responde dentro de 30 días, la corte puede decidir en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. **AVISO:** Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 o más de valor recibida mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is:

(El nombre y dirección de la corte es): Superior Court of Riverside County

4050 Main St.

Riverside, Ca 92501

CASE NUMBER
(Número del Caso):

1411379

RIC

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:

(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):

Todd M. Friedman, 324 S. Beverly Dr., #725, Beverly Hills, CA 90212, 877-206-4741

DATE:

(Fecha)

NOV 26 2014

Clerk, by

(Secretario)

J. Bishop

Deputy

(Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).)

(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).

(SEAL)

NOTICE TO THE PERSON SERVED: You are served

1. ☐ as an individual defendant.
2. ☐ as the person sued under the fictitious name of (specify):

3. ☒ on behalf of (specify):

under:

☒ CCP 416.10 (corporation)☐ CCP 416.20 (defunct corporation)☐ CCP 416.40 (association or partnership)☐ other (specify):☐ CCP 416.60 (minor)☐ CCP 416.70 (conservatee)☐ CCP 416.90 (authorized person)

4. ☒ by personal delivery on (date):

12-11-14

Page 1 of 1

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE
4050 Main Street
Riverside, CA 92501
www.riverside.courts.ca.gov

NOTICE OF ASSIGNMENT TO DEPARTMENT

EICHER VS. CAPITAL ONE

CASE NO. RIC1411379

This case is assigned to the Honorable Commissioner David E. Gregory in Department 11 for all purposes.

The Trial Setting Conference is scheduled for 05/27/15 at 8:30 in Department 11.

Department 11 is located in the Riverside Civil Division at 4050 Main Street, Riverside, CA 92501.

Mediation services will be provided at the Trial Setting Conference. All persons with case settlement authority are expected to attend the Trial Setting Conference.

Pursuant to recent amendments to California Rules of Court 3.720, the court is temporarily eliminating case management rules and therefore will not require parties to file case management statements.

Jury fees are due no later than 365 calendar days after the filing of the initial complaint pursuant to CCP 631 (c) (2).

The filing party shall serve a copy of this notice on all parties.

The plaintiff/cross-complainant shall serve a copy of this notice on all defendants/cross-defendants who are named or added to the complaint and file proof of service.

Any disqualification pursuant to CCP section 170.6 shall be filed in accordance with that section

Requests for accommodations can be made by submitting Judicial Council form MC-410 no fewer than five court days before the hearing. See California Rules of Court, rule 1.100.

CERTIFICATE OF MAILING

I certify that I am currently employed by the Superior Court of California, County of Riverside, and that I am not a party to this action or proceeding. In my capacity, I am familiar with the practices and procedures used in connection with the mailing of correspondence. Such correspondence is deposited in the outgoing mail of the Superior Court. Outgoing mail is delivered to and mailed by the United States Postal Service, postage prepaid, the same day in the ordinary course of business. I certify that I served a copy of the foregoing NOTICE on this date, by depositing said copy as stated above.

Court Executive Officer/Clerk

Date: 11/26/14

by: _____

JOANNE S BISHOP, Deputy Clerk

COPY

SUPERIOR COURT OF CALIFORNIA, COUNTY OF RIVERSIDE

☐ BANNING 135 N. Alessandro Rd., Banning, CA 92220
☐ BLYTHE 265 N. Broadway, Blythe, CA 92225
☐ HEMET 880 N. State St., Hemet, CA 92343
☐ MORENO VALLEY 13800 Heacock St., Ste. D201, Moreno Valley, CA 92553

☐ MURRIETA 30755-D Auld Rd., Suite 1226, Murrieta, CA 92563
☐ PALM SPRINGS 3255 E. Tanquitz Canyon Way, Palm Springs, CA 92262
☒ RIVERSIDE 4050 Main St., Riverside, CA 92501
☐ TEMECULA 41002 County Center Dr., #100, Temecula, CA 92591

RI-030

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar Number and Address) Todd M. Friedman, Esq. SBN 216752 Law Offices of Todd M. Friedman, P.C. 324 S. Beverly Dr., #725 Beverly Hills, CA 90212 TELEPHONE NO: 877-206-4741 FAX NO. (Optional): 866-633-0228 E-MAIL ADDRESS (Optional): tfriedman@attorneysforconsumers.com ATTORNEY FOR (Name): Plaintiff, Charles Eicher	FOR COURT USE ONLY <div style="text-align: center;"> FILED SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE NOV 26 2014 J. Bishop </div> CASE NUMBER: 1411379 RIC
PLAINTIFF/PETITIONER: Charles Eicher DEFENDANT/RESPONDENT: Capital One, National Association	
CERTIFICATE OF COUNSEL	

The undersigned certifies that this matter should be tried or heard in the court identified above for the reasons specified below:

- ☒ The action arose in the zip code of: 92507
- ☐ The action concerns real property located in the zip code of: _____
- ☐ The Defendant resides in the zip code of: _____

For more information on where actions should be filed in the Riverside County Superior Courts, please refer to Local Rule 1.0015 at www.riverside.courts.ca.gov.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date November 8, 2014

Todd M. Friedman

(TYPE OR PRINT NAME OF ☒ ATTORNEY ☐ PARTY MAKING DECLARATION)

(SIGNATURE)

BY FAX

COPY

CM-010

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Todd M. Friedman, Esq. SBN 216752 Law Offices of Todd M. Friedman 324 S. Beverly Dr., #725 Beverly Hills, CA 90212 TELEPHONE NO. 877-206-4741 FAX NO. 866-633-0228 ATTORNEY FOR (Name): Plaintiff, Charles Eicher		FOR COURT USE ONLY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside STREET ADDRESS 4050 Main St. MAILING ADDRESS: CITY AND ZIP CODE Riverside 92501 BRANCH NAME Riverside Historic Courthouse		CASE NUMBER RIC 1411379 JUDGE DEPT
CASE NAME: Charles Eicher v. Capital One, National Association		
CIVIL CASE COVER SHEET <input type="checkbox"/> Unlimited (Amount demanded exceeds \$25,000) <input checked="" type="checkbox"/> Limited (Amount demanded is \$25,000 or less)		Complex Case Designation <input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:		
Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PI/PD/WD (23) Non-PI/PD/WD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input checked="" type="checkbox"/> Other non-PI/PD/WD tort (35) Employment <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15)	Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/Inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (26) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39)	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)

2. This case ☐ is ☒ is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
- | | |
|--|--|
| a. <input type="checkbox"/> Large number of separately represented parties | d. <input type="checkbox"/> Large number of witnesses |
| b. <input type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve | e. <input type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court |
| c. <input type="checkbox"/> Substantial amount of documentary evidence | f. <input type="checkbox"/> Substantial postjudgment judicial supervision |
3. Remedies sought (check all that apply): a. ☒ monetary b. ☐ nonmonetary; declaratory or injunctive relief c. ☐ punitive
4. Number of causes of action (specify): 2
5. This case ☐ is ☒ is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: November 8, 2014
 Todd M. Friedman

(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

Page 1 of 2

BY FAX

COPY**FILED**
SUPERIOR COURT OF CALIFORNIA
COUNTY OF RIVERSIDE

NOV 26 2014

J. Bishop

Todd M. Friedman (216752)
 Suren N. Weerasuriya (278521)
 Adrian R. Bacon (280332)
 Law Offices of Todd M. Friedman, P.C.
 324 S. Beverly Dr. #725
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 abacon@attorneysforconsumers.com
 Attorney for Plaintiff

SUPERIOR COURT OF THE STATE OF CALIFORNIA
 FOR THE COUNTY OF RIVERSIDE
 LIMITED JURISDICTION

CHARLES EICHER,

Plaintiff,

vs.

CAPITAL ONE, NATIONAL
ASSOCIATION,

Defendant.

) Case No. **RIC** **1411379**
)
) COMPLAINT FOR VIOLATION
) OF ROSENTHAL FAIR DEBT
) COLLECTION PRACTICES ACT AND
) TELEPHONE CONSUMER
) PROTECTION ACT
)
) (Amount not to exceed \$10,000)
)
) 1. Violation of Rosenthal Fair Debt
) Collection Practices Act
) 2. Violation of Telephone Consumer
) Protection Act
)

BY FAX**I. INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code §1788, *et seq.* (hereinafter "RFDCPA") which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices. Ancillary to the claims above, Plaintiff further alleges claims for Defendant's violations of the Telephone Consumer Protection Act., 47 U.S.C. §227, *et seq.* (hereinafter "TCPA").

II. PARTIES

2. Plaintiff, Charles Eicher ("PLAINTIFF"), is a natural person residing in Riverside County in the state of California and is a "debtor" as defined by Cal Civ Code §1788.2(h).

3. At all relevant times herein, Defendant, Capital One, National Association ("Defendant"), was a company engaged, by use of the mails and telephone, in the business of collecting a debt from Plaintiff which qualifies as a "consumer debt," as defined by Cal Civ Code §1788.2(f). Defendant regularly attempts to collect debts alleged to be due them, and therefore is a "debt collector" as defined by the RFDCPA, Cal Civ Code §1788.2(c). Further, Defendant uses an "automatic telephone dialing system" as defined by the TCPA, 47 U.S.C. §227.

III. FACTUAL ALLEGATIONS

4. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this complaint, Defendant contacted PLAINTIFF in an attempt to collect an alleged outstanding debt.

5. On or around May 22, 2014, Defendant began contacting Plaintiff, a seventy-seven year old gentlemen, concerning an alleged debt owed. Plaintiff had previously filed bankruptcy on March 14, 2014. During the bankruptcy proceedings, Plaintiff, upon information and belief, claimed this particular alleged debt owed and said alleged debt owed was discharged under the bankruptcy.

6. The discharge of the alleged debt owed notwithstanding, Defendant still attempts to collect the aforementioned alleged debt owed from Plaintiff; a debt Plaintiff no longer owes.

1 7. Defendant was calling Plaintiff on his cellular telephone number ending in -
2 9207.

3 8. Defendant routinely called from telephone number (800)955-6600.

4 9. Defendant placed a barrage of calls to Plaintiff, calling Plaintiff on a virtual
5 daily basis. As an illustrative example, Plaintiff received at least six (6) calls in one day from
6 Defendant. Defendant called with enough regularity and frequency to constitute harassment
7 under the circumstances.
8

9 10. Plaintiff's counsel sent a notice of representation letter to Defendant on July 18,
10 2014.
11

12 11. Defendant used an "automatic telephone dialing system," as defined by 47
13 U.S.C. § 227(a)(1), to place its repeated collection calls to Plaintiffs seeking to collect the debt
14 allegedly owed.
15

16 12. Prior to being contacted via an "automatic telephone dialing system," Plaintiff
17 had revoked any and all consent to be contacted via an "automatic telephone dialing system."

18 13. Defendant's calls constituted calls that were not for emergency purposes as
19 defined by 47 U.S.C. § 227(b)(1)(A).

20 14. Defendant's calls were placed to telephone number assigned to a cellular
21 telephone service for which Plaintiffs incur a charge for incoming calls pursuant to 47 U.S.C.
22 §227(b)(1).

23 15. Plaintiff is a senior citizen under California Civil Code Section 1761(F).
24 Defendant's illegal conduct herein involved one or more factors in California Civil Code
25 Section 3345(b)(1), (2), and (3). Specifically, Defendant knew or reasonably should have
26 known that their conduct was directed to Plaintiff, an elderly man, was substantially more
27 vulnerable than other members of the public, to Defendant's conduct because of impaired
28 understanding and actually suffered substantial emotional and/or economic damages resulting

1 from Defendant's conduct. Therefore, Plaintiff requests finds and penalties three times in
2 excess of that provided by statute or law pursuant to California Civil Code Section 3345, on
3 behalf of elderly Plaintiff.

4 16. §1788.17 of the RFDCPA mandates that every debt collector collecting or
5 attempting to collect a consumer debt shall comply with the provisions of Sections 1692b to
6 1692j, inclusive, of, and shall be subject to the remedies in Section 1692k of, Title 15 of the
7 United States Code statutory regulations contained within the FDCPA, 15 U.S.C. §1692d, and
8 §1692d(5).
9

10 17. Defendant's conduct violated the RFDCPA in multiple ways, including but not
11 limited to:

- 12
- 13 a) Causing Plaintiff's telephone to ring repeatedly or continuously
14 with intent to harass, annoy or abuse Plaintiff (§1692d(5));
- 15 b) Communicating with Plaintiff at times or places which were
16 known or should have been known to be inconvenient for
17 Plaintiff (§ 1692c(a)(1));
- 18 c) Causing a telephone to ring repeatedly or continuously to annoy
19 Plaintiff (Cal Civ Code §1788.11(d));
- 20 d) Communicating, by telephone or in person, with Plaintiff with
21 such frequency as to be unreasonable and to constitute an
22 harassment to Plaintiff under the circumstances (Cal Civ Code
23 §1788.11(e));
- 24 e) Engaging in conduct the natural consequence of which is to
25 harass, oppress, or abuse Plaintiff (§1692d));

26 18. Defendant's conduct violated the TCPA by:

- 27 a) using any automatic telephone dialing system or an artificial
28 or pre-recorded voice to any telephone number assigned to a
paging service, cellular telephone service, specialized mobile
radio service, or other radio common carrier service, or any
service for which the called party is charged for the call (47
USC §227(b)(A)(iii)).

1
2 19. As a result of the above violations of the RFDCPA and TCPA, Plaintiff suffered
3 and continues to suffer injury to Plaintiff's feelings, personal humiliation, embarrassment,
4 mental anguish and emotional distress, and Defendant is liable to Plaintiff for Plaintiff's actual
5 damages, statutory damages, and costs and attorney's fees.
6

7 **COUNT I: VIOLATION OF ROSENTHAL**
8 **FAIR DEBT COLLECTION PRACTICES ACT**

9 20. Plaintiff reincorporates by reference all of the preceding paragraphs.

10 21. To the extent that Defendant's actions, counted above, violated the RFDCPA,
11 those actions were done knowingly and willfully.
12

13 **PRAYER FOR RELIEF**

14 WHEREFORE, Plaintiff respectfully prays that judgment be entered against Defendant
15 for the following:

- 16 A. Actual damages;
17 B. Statutory damages for willful and negligent violations;
18 C. Costs and reasonable attorney's fees;
19 D. For fines and penalties three times in excess of that
20 provided by statute or law pursuant to California Civil
21 Code Section 3345, as Plaintiff is elderly.
22 D. For such other and further relief as may be just and
23 proper.
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**COUNT II: VIOLATION OF TELEPHONE
CONSUMER PROTECTION ACT**

22. Plaintiff incorporates by reference all of the preceding paragraphs.

23. The foregoing acts and omissions of Defendant constitute numerous and multiple negligent violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

24. As a result of Defendant's negligent violations of 47 U.S.C. § 227 *et seq.*, Plaintiff is entitled an award of \$500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B).

24. The foregoing acts and omissions of Defendant constitute numerous and multiple knowing and/or willful violations of the TCPA, including but not limited to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

26. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. § 227 *et seq.*, Plaintiff is entitled an award of \$1,500.00 in statutory damages, for each and every violation, pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

27. Plaintiff is entitled to and seeks injunctive relief prohibiting such conduct in the future.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

A. As a result of Defendant's negligent violations of 47 U.S.C. § 227(b)(1), Plaintiff is entitled to and request \$500 in statutory damages, for each and every violation, pursuant to 47 U.S.C. 227(b)(3)(B);

- 1 B. As a result of Defendant's willful and/or knowing violations of 47
2 U.S.C. §227(b)(1), Plaintiff is entitled to and requests treble damages,
3 as provided by statute, up to \$1,500, for each and every violation,
4 pursuant to 47 U.S.C. §227(b)(3)(B) and 47 U.S.C. §227(b)(3)(C) and
5 C. Any and all other relief that the Court deems just and proper.

6 **PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

7 Respectfully submitted this 7th day of November, 2014

8 By: 

9 Todd M. Friedman, Esq.
10 Law Offices of Todd M. Friedman, P.C.
11 Attorney for Plaintiff
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